

Speaker 1 ([00:03](#)):

Well, good morning everyone. Thank you so much for joining in today to listen to the webinar as we talk about increasing your non-athlete enrollment with, um, LRAPs or loan repayment assistance programs. Uh, my name is Jonathan Shores and I'm one of the senior Vice presidents here of client service at Ardeo Education Solutions. Uh, a little bit about me and then I'll introduce our other panelists today, I have about 25 years of higher ed experience, most recently, as a VP for marketing and enrollment at a school in North Carolina here where I live. Um, and I've been with Ardeo closing in on eight years now. So excited to see the impact that it plays on the schools that we have the opportunity, uh, to visit with, and even the opportunity to see it, uh, impacted at the school that I was previously at. So our first panelist, uh, today is Erin Chapman.

Speaker 1 ([00:50](#)):

Erin is the, uh, director of Admissions at Montreat College, and she has served there in admissions at Montreat for a little over five years. Uh, and in all of her spare time as the director of admissions, she coaches, uh, two youth soccer teams in the, uh, the summer. So very, uh, active in her community. Uh, next up is Dr. Tim Reese. Uh, Tim is the, uh, the Dean of Enrollment Management at Erskine College, uh, in US, South Carolina. Tim has got, uh, over 16 years of experience in higher ed, and he was one of the first few, uh, students actually, uh, enroll and earned the strategic enrollment management endorsement through Ardeo. And then, uh, finally up is, uh, Kara at Lindenwood University. Kara, uh, is the Associate VP for enrollment management, uh, at Lindenwood, and she's been in higher ed for a little over, over 10 years.

Speaker 1 ([01:37](#)):

I have the opportunity, uh, to visit and, and talk with each one of these folks, uh, somewhat regularly, and, uh, excited for them to share with you, uh, what their experience is as they recruit non-athletes, uh, at their individual schools. Before we do that, they thought it might be beneficial to talk a little bit about Ardeo Education Solutions and, and what we do. Uh, first up is a little bit about our why. So it's important to know that we exist to increase access to higher education. That is our passion, uh, to remove that barrier specifically as it relates to the fear of student debt. Uh, and we want to make it so that students don't feel worried or cautious about taking out, uh, any student loans, uh, as a barrier to enroll at any particular institution. Um, so what are loan repayment assistance programs or LRAPs, as we call them for short, and how specifically do they work?

Speaker 1 ([02:30](#)):

So, first and foremost, it's important to know, uh, that LRAPs are an enrollment tool. They're an enrollment tool that we have seen positively impact, uh, both enrollment decisions on the front end as well as persistence decisions. So, uh, decisions for students to actually stay at institutions. Essentially, what these LRAPs do is they enable you all at the institution to make a pretty profound and succinct promise to your students and families. And that promise is simply that if they come to your institution and they graduate and they earn a modest income after they graduate, they'll get some help in repaying their student loans. Um, when we kind of talk about what their student loans are, we're talking about any federal loans folks that they may have to take any parent plus loans, any private alternative loans. And if your institution happens to partner with ISAs, uh, we also cover ISAs as well.

Speaker 1 ([03:22](#)):

Um, so there's two different ways that that LRAPs work. One for the institution and one for the students. So, the way it works for the colleges, and we will dive into this here, uh, in just a minute, uh, for each one of the, the, uh, institutions that are represented here today. But LRAPs are generally seen most successfully, uh, overseen by the admissions or financial aid departments. Um, there's a lot of great things about LRAP, of course, I'm a little biased. Uh, but one of the great things is you get to choose who you want to offer LRAPs to. There is no prescribed way, even though today we're talking about one way that these institutions have used it, there is no one way you have to use it. You can use it for one student, you can use it for all of your students.

Speaker 1 ([04:03](#)):

Uh, but generally we see that institutions will use this to increase both new enrollment, either transfer or remit, or if they're, uh, in the process of losing a student, uh, maybe using it for, uh, a retention play, uh, to get students to stay if they're worried about, uh, those loans that they may have to take out. One of the things that we do is we have a little skin in the game. So at Ardeo, uh, these LRAPs, you don't pay us until they work at your institution. So you don't pay us until that student actually enrolls. So we want to see you all be successful in your usage of LRAP. So we are going to be there to train and support you all, uh, throughout the year to make sure that you have the help and that we're talking with these prospective students, uh, or current students to help out.

Speaker 1 ([04:48](#)):

Um, so we're, as I, as I mentioned, we're emailing these families. We're calling these families. Uh, we're, we're doing mailings to them, whatever we can to try to communicate to them, uh, the value of these LRAPs and how they'll be able to, uh, provide them essentially peace of mind, uh, to, to either enroll or continue enrollment at, uh, at your institution. Now, that's how that works for the, the, the colleges. How does it work for the students? I mentioned that you all get to make that pretty profound promise that if they come to your institution and they graduate and they have a modest income at graduation, they're going to get some help in repaying their student loans. Uh, probably like, uh, Kara, Tim and Erin here, Uh, the first time they heard that it probably sounded way too good to be true. It's very much that way for our students and our families.

Speaker 1 ([05:34](#)):

Um, and we like to say there's a couple catches. Um, the first is, as I mentioned early on, the student does have to graduate from your institution. Second is they have to work after they graduate, and then the third is they make their loan payments, and then we provide a reimbursement, uh, to those students. So that is essentially how it works, uh, for the students. They have to graduate, work after they graduate, make their payments, and then, then we provide that reimbursement to them. We administer that entire, uh, assistance process. Uh, it's no additional administrative burden that your institution is going to have. We work directly with those students, uh, in helping reimburse them, um, based on their income after they graduate. And by the way, those, uh, those payments that help continues until they've, uh, earned a modest income, and we'll talk about that here shortly.

Speaker 1 ([06:21](#)):

Uh, or their loans have been repaid entirely in, in full. So that's how it works for the students. Next, I want to dive in and, and talk a little bit about the strategy. Uh, as I mentioned before, you're not boxed into using it any particular way. Um, so we're all familiar with the funnel, the enrollment funnel, right? How we start out with the inquiry or the prospects and funnel all the way down to these students

enrolling. Um, we have a myriad of different ways that LRAPs are used by our 200 plus, uh, partner institutions. Some market it to all of their incoming class, some use it for a particular population, and then some are very selective, uh, in who they're actually offering it to this too. So you can decide and you get to be in the driver's seat determining who you want to, Uh, you want to offer these two.

Speaker 1 ([07:08](#)):

So enough about LRAPs. Let's dive into why you guys are really here, and that's to listen, uh, to each one of these institutions. Talk about how they used it, uh, to be successful in, in their enrollment. So first off, I want to kick it over to, uh, to Erin is, uh, as a reminder is the director of admissions at Montreat College, uh, which is located right outside of Asheville, North Carolina. And Erin, uh, I'll, I'll kick it over to you to talk a little bit about Montreat and, uh, and you all success and your background.

Speaker 2 ([07:36](#)):

Okay. Thank you very much. Um, so again, my name's Erin Chapman. I'm the director of Missions at Montreat College. I've been at Montreat College for just about five years now. Um, a little bit about Montreat College. We are a small Christian, uh, liberal arts institution in Montreat, North Carolina, which is, yes, about 20 minutes east of Asheville, North Carolina. It's in the beautiful, uh, foothills of the Blue Ridge Mountains. Um, our campus is very unique in that it's, it's historic, it's very beautiful. There's a lot of stones, nature, trees. Um, I've just never seen a campus like it before. So if you've never been, I encourage you to come and, and check us out and visit. Uh, as I mentioned, we are a small institution, so total with, uh, undergraduate, graduate, online annual enrollment, we have just under a thousand students enrolled presently, about 675 of those are our undergraduate traditional students that, uh, come to school here on our main Montreat campus.

Speaker 2 ([08:42](#)):

We're about a hundred years old. We were founded in 1916. And yes, we are the Cavaliers. Um, but yeah. Um, so one of the challenges that Montreat has, which my understanding is a very common issue, um, with small colleges, small Christian colleges, is that we are a little bit athlete heavy. Um, too much of anything is not good, right? And so if you, um, wanted to dive into our ratio of athletes to non student athletes, we're about 70 30 ratio here. So, um, we have, for many years now, since before I even came on, staff tried to find the way to recruit more non-athletes at Montreat College. And LRAP has been a key component of that, um, of that, of that goal of ours. Um, there's been many ways that LRAP has been used at Montreat College over the years. I believe when we first started using it before I even started in admissions, um, we were using it just as a retention tool to help keep students who had already enrolled at Montreat College here when they were, you know, talking about starting to leave.

Speaker 2 ([10:00](#)):

We do still use LRAP in that way as a retention tool, but here in our undergraduate admissions office, we've shifted and adopted LRAP as a way to attract, uh, students. Um, we are selective with who we will offer LRAP to. We will not, um, tell an athlete that they cannot have LRAP. In fact, if they ask for it by name, we will definitely consider giving it to them. But this particular enrollment cycle, we have chosen to do an offer to all non-athletes at the point of application. So all of our applied, accepted and deposited non-student athletes will be, um, getting an LRAP offer. And, um, we are very hopeful that by offering, um, this to students at application phase, um, we will attract them and, and get their attention earlier and hopefully, um, maintain that attention and, and have a, a leg up over competition in offering something that not everybody in our state or areas is offering.

Speaker 2 ([11:19](#)):

Oh. So, um, on a, on this next, uh, slide here, um, this has some metrics about how Montreat has used, uh, LRAPs to increase our access for non-athletes. So, yes, um, this past enrollment cycle, we enrolled a total of 265 new undergraduate students, which was more, uh, undergraduate students than we've ever had before. Um, 213 of those were first time freshmen. We had 52 transfer students and 32% or first generation students. Um, so yes, that was record enrollment for us for the seventh consecutive year. Um, a little bit about last year, how we used LRAP. Um, we did have some restrictions. Um, one of our top majors at Montreat College is cybersecurity. And everybody who's paying attention to, you know, the news or, or current events knows that cybersecurity is a really, really important, um, career field. It's growing nationwide, worldwide. We have had a lot of really good feedback from our cybersecurity graduates that they are just doing very well after graduation.

Speaker 2 ([12:34](#)):

And we are not particularly worried that those cybersecurity students are, are making a modest income after graduation. Most of them have no problem finding jobs right out of college. Um, some go to graduate school, but that's not often, and they don't definitely need to go to graduate school in order to be successful after graduation. So we had cut cybersecurity majors out of the equation in previous enrollment cycles. This cycle, if they're a non-student athlete, we're going to go ahead and give the cybersecurity majors LRAP because we're trying to recruit more cyber security majors. And we really believe that that is, is going to be helpful in recruiting those students. Um, another, uh, subcategory of students that we had cut out of LRAP in previous recruiting cycles, our transfer students, um, this, this coming cycle, we're going to go ahead and offer the non-athlete transfer students who qualify for LRAP and go ahead and try to loop them in as well. But, um, yeah, we, in previous semesters, we're really trying to identify the Pell eligible students. Um, we do still want to offer Pell eligible students LRAP, but again, this year we're really going to just focus on the non-athletes to try to get all of them, not just the Pell eligible ones.

Speaker 1 ([13:59](#)):

Great. Thanks, Erin. Uh, I'm, I'm curious if you don't mind talking for a little bit. I'm putting you on the spot here with the question. Uh, in previous cycles, as you guys have used this, uh, LRAPs specifically, uh, for various populations, which is, uh, kind of a, a good talking point there that you can kind of ebb and flow. You're not locked into using it any one way, uh, every year, right? You can, uh, address particular needs that you, uh, that the institution has. How, how have you all found, uh, students to respond to this? Has it been, uh, positive, negative? What, what's been the general response that you all have seen?

Speaker 2 ([14:35](#)):

Well, the general response is initially, usually the same initial response that I had when I first heard about LRAP, which is a little bit of disbelief. Um, this sounds a little too good to be true. What's the catch? Um, is this real? You know, and I, those are totally fair, fair questions because the LRAP benefit really kind of does sound initially too good to be true. Um, so we've trained our, our admissions counselors and staff to be really, really good at providing the high level information that students and families need to understand what this benefit really is. And once they understand kind of the basic ins and outs of, of what the, the benefit is and how it can help them, um, they're really grateful and thankful. I've only encountered a few situations where students were really not impressed by the benefit, and usually those were students who were not planning to borrow to pay for college anyway.

Speaker 1 ([15:35](#)):

Yeah. Great. Thank you for that, Tim. I'm going to turn it over to you to, uh, talk a little bit about, uh, Erskine and, uh, all the great things in West South Carolina.

Speaker 3 ([15:46](#)):

Well, thank you, Jonathan. Good morning, everyone. Uh, again, thanks for joining this, uh, session. I think you'll find it pretty informative, as you already heard a lot of good information about how you can use this program. But first, a little bit about Erskine itself. So we're very small as Erin, just talk about very small private Christian college. We're in South Carolina, Carolina. Uh, we've been in existence for a little over 180 years, uh, almost church related school in South Carolina. Our total role right now, since it's around 800, and that's for undergraduate only. And again, since we're talking about LRAP, that's my total focus for today. Um, but again, as Erin shared, you know, very athlete heavy, and it's been that way here for quite some time. It was very funny. I saw recruitment video they'd recorded back in the 1980s that talked about the number of students involved in club sports and sports in general.

Speaker 3 ([16:34](#)):

It was like 85% of campus. Well, that's still the ratio today because we lump all club sports in with our, uh, actual athletic teams when we talk about the split between athletes and non-athletes. So when I say non-athlete, I really mean someone who's not affiliated with a club sport or sport at all. So no one in eSport rodeo, any of those other that no one would ever consider a sport, they're, they're listed as an athlete here. So, um, we even include trainers, um, everybody that's on somehow affiliated with the team as an athlete to get an athletic package. So, again, helping to scope that or define that better so that you don't think you know that all those people are competing NCAA athletics. No, um, <laugh>, you know, I would say it's a lot less than that total number, but again, quite, quite a large number.

Speaker 3 ([17:24](#)):

Um, and this kind of gets into, starting into the strategy a little bit is that three years ago is when I got here. Um, the main thing I was trying to do was grow grows a campus, because I knew being in the five to 600 range was not really sustainable. And so some of what the plan had been when I came on board was to grow athletics a little bit more. Uh, we added a football team, um, and some of the things, but then at the same time, to try and accelerate the non-athlete population as well. So in my search for ways to do that, maybe a little bit differently than, uh, we had in the past, one of the things that came across was LRAP and how that could be utilized to help folks see the value of the high price tag on private, uh, Christian college.

Speaker 3 ([18:15](#)):

Um, and so we began to do that. Like I said, about three years ago, we did, uh, again, I've always concentrated solely on the non-athlete side. Um, but year one was a little different in that we had, uh, everybody even out to inquiry stage was lumped into this offer to all. And then we weeded them out as we went. Um, the last, last year, and again, going forward this year, we've kind of trim that back a little bit more to what Erin described as being. Once they get into the application funnel, when we know that they are quite possibly a non-athlete, then we'll offer it to them. And so our, our numbers increased quite a bit as far as the number of people who signed, um, this past year. As a result, the yield is still about the same. And I think a lot of that had to do with covid.

Speaker 3 ([19:03](#)):

Um, again, we were fine on enrollment overall this year. We know, you know, nationally it was down quite a bit, you know, three or 4% depending on who you look at, uh, whose numbers you look at. Um, but again, we didn't find that to be the case. We found that we were doing well. So we've had, uh, record enrollments the last three years in a row on new incoming students. Um, again, a lot of that still athletes. Um, we had over 400, uh, in the fall 19 class, and we've had right at three 50 the last two years. Um, again, a smaller number as you can see on the screen there, um, being the quote unquote non-athletes. But that again, is just of those who have signed their hour app. We do have some who, as Erin talked about a moment ago, either don't intend to take out loans or think that's a no for some reason, and therefore they don't sign up for it yet.

Speaker 3 ([19:53](#)):

They still show up on campus. Um, but, uh, we, we feel that this is a good strategy for us because again, as Erin says, a differentiator, We're the only school in South Carolina that offers it at all now. And so that helps us stand out from our competition quite a bit. Um, and, and we need any extra hook we could use, uh, in the water. Cause again, you know, coming to campus, I think each of us would, you know, say how beautiful our campuses are. Um, but you'd be able to get them to come to campus. And so you still need some additional, um, triggers or ways to get them on your campus to see what you have to offer to then thing, Oh, by the way, here's another way we, uh, pour into you. This is a way that we invest in you. We take on the cost.

Speaker 3 ([20:39](#)):

We never tell them what the cost is. Um, but the fact that the school pays the I'll call insurance language, and that's kind of what we would always have said. Um, but so we take that cost on for the students. So as Jonathan talked about the very beginning, this being an issue of access, this really begins to start assisting with that. One of the things we see here in South Carolina, and I'm not sure where you may be viewing from, but we have areas of our state that are very socioeconomically challenged. Um, uh, I don't know if everyone is, has heard of the corridor of shame, but that's the thing here in South Carolina for sure, where we have just areas that are just devastated economically. And, and it, it shows all the way through even the school system have students in entire counties who cannot meet state standards at all. Um, we have other ways that we're working with that, with kin. I'm not going to talk about that today cause that's not what the subject is. But we feel that with this LRAP product and other things that we can do to assist students who otherwise wouldn't be able to even think about going to college, um, we, we really like that as helping fit not only the need of education within the state, but also just our own mission as an institution. So we're really grateful for having this product to be able to use.

Speaker 1 ([22:01](#)):

Yeah, Tim, thank you. Uh, you know, you talked a little bit about, about it briefly in terms of the enrollment increases, uh, that you all have had in the, the non-athlete population of you all, as you all have used this. Um, maybe not as fast as you all would want, but certainly, uh, certainly some growth there, nonetheless. Can you talk, uh, putting you on the spot as well, and Kara be ready, I'm going to put you on the spot as well, but, uh, Tim, can you talk a little bit about, um, you know, maybe how the administration looks at this as you all, uh, have continued to use this in that same way now for, for several years in a row?

Speaker 3 ([22:37](#)):

Yeah, I would say that, um, they much like people in general, when we first told them about this, they're like, Wait, how does this work? Wait, first, first question was, so how much are we paying for this? When I explain, well, yes, we're paying for it, but it's minimal amount of money and we're factoring all that into the aid we're offering, therefore, it's really not, um, that we're not going to draw off the endowment or whatever and help pay for this. And so once they understood that and the potential, uh, power or impact it could have on retention, cause that is something else we're working hard to, um, bring up. They, they signed on and said, Yeah, absolutely, let's do this. So we, that's why we've been able to continue to offer it full board, all the non-athlete, uh, population. Um, now I guess, you know, if and when we ever start getting over a hundred non-athletes a year, then they might start to rethink that, but at least they're happy to, um, pay that invoice when it comes in.

Speaker 1 ([23:39](#)):

Yeah. Great. Well, thank you, Tim. Well, Kara, I'm going to kick it over to you, uh, a little bit, uh, different than, uh, than Montreat and Erskin who are under that thousand population here. I know this will be part of what you guys talk about, but for those that may be listening and wondering, well, this, this is only, uh, applicable to, you know, smaller size schools is certainly, uh, not in that category. So I'll kick it over to you and let you, you a little bit here.

Speaker 4 ([24:03](#)):

Great. Thank you Jonathan, and thank you, Tim. Thank you, Erin. Uh, great information. Uh, but, uh, as Jonathan noted, uh, Lindenwood is, um, uh, midsize, uh, private institution. Uh, enrollment, uh, for fall 21 was just a little over 7,000, right? About half of that is our, our traditional undergraduate students, um, with about 3,700, um, traditional undergrads, uh, on, on Lindenwoods campus. And so, uh, located in St. Charles, Missouri, uh, just outside of St. Louis, um, great suburb, uh, of the larger city there. Um, you know, much like Tim and Erin, uh, we do have a very, very healthy, uh, athletic population. Uh, this, this past fall 21, uh, about 40% of our incoming class, uh, was student athletes, Uh, whether it be NCAA division two, uh, student athletes and or what we call our student life sports, um, got a very, uh, very healthy, uh, and I plethora, uh, as far as degree programs, uh, with over a hundred degree options, uh, both undergraduate and graduate.

Speaker 4 ([25:03](#)):

Um, and you'll see there 27 of our, our sports, uh, do compete at an NCAA division two level in addition to the 19 additional sports, both men and women's, that we've got an intercollegiate standpoint. So, um, again, uh, you know, similar to some colleagues here regarding, you know, just an interest from an administration, uh, an administration, um, interest, you know, for, for campus vision as we move forward is to continue to, to grow our general student pop population, our non-student pop athlete population. And so, you know, we've been with, um, LRAP since 2018, 2019, uh, and we've kind of each year reevaluated, reassess kind of, uh, our utilization. Um, and so really at the, at the beginning of our partnership with Ardeo and LRAP, uh, was a matter of, of kind of looking at it more on an appeal basis, you know, as a student had financial concerns, uh, with, with porting and, and, and, you know, funding, uh, a private education, um, with us, you know, helping them understand that kind of, that investment back in into them.

Speaker 4 ([26:06](#)):

And each year that we've continued to partner with LRAP, we've continued to, to kind of offer it to, um, you know, a larger population. And this past cycle, uh, going out to all admitted students who were non,

uh, non-athletes. And so, as you can see here, uh, a thousand, uh, 1,183 of our students, um, for, for fall of 21 of that 482, uh, those students had signed an LRAP, um, LRAP award. And so saw tremendous, uh, success, uh, with, with the kind of the offer to all, uh, uh, strategy as it related for, for this this past year. Um, and the, you'll see there, uh, on that, that last bullet, uh, the 2120 court, uh, decided to offer, uh, to, to all of our non-student athletes. And, you know, the, the reason that we opted to do it at point of, uh, admit versus maybe application or inquiry is really because of the size of our, uh, student athletes really.

Speaker 4 ([26:58](#)):

Uh, we work very, very closely with our athletic department and, and our coaches, uh, to ensure that we understand really who will be student athletes, uh, maybe not aspirational student athletes at our campus, but truly, uh, student, student athletes that are being recruited, um, and, and coaches are, are actively pursuing, uh, as, as, as roster, uh, roster seats. And so, um, 367 of those students, um, within the program went on to, to enroll. So, again, tremendous success. You know, one of the things that I, I really wanted to, to share, uh, and I know Tim got to it briefly as well, is, is just really the, the tool, uh, the extra tool and the tool better, if you will, uh, that this program, um, and this instead of has, has offered our, our admissions counselors. It, it's a very, very, very competitive market. And that's no secret, uh, to, to, to anyone out there.

Speaker 4 ([27:45](#)):

And, and so, so often, um, you know, especially families, uh, support systems are coming in and saying, Hey, we love Lindenwood. We want our son or our daughter, uh, to, to be, to be a part of, of that university. However, that the funding component is, is certainly at times can be scary. Um, and this is, this provides just another, uh, opportunity, another, um, you know, uh, component that helps us differentiate ourselves, especially from those, uh, here within our respective region, uh, to saying, you know, Hey, you know, at the, the price of education is an investment into that individual, uh, but Lindenwood's going to carry part of that investment. And in investing back in, into your son or daughter, um, in ensuring, you know, that we, that we've got the, the faith that we've got, the trust in our education, uh, that upon graduation, um, you know, if your son or daughter does opt to, um, does opt to borrow, um, you know, that we feel very, very confident that they're going to, uh, they're going to graduate and go on to make a, a modest income.

Speaker 4 ([28:42](#)):

And so, uh, uh, much like Tim and Erin, uh, it's the whole, it's too good to be true. Uh, that's one of the first reactions that we get, Hey, is, is this real? I heard from, um, our, our friends with the, the Lindenwood Advantage, Uh, you know, and really, again, helping them understand that the university is, is carrying, uh, the financial, uh, lift, uh, of the program, uh, at, at no cost to the students. So, um, with that, again, is partners, uh, can't speak, um, highly enough about our friends, uh, with Ardeo, very, very supportive both, uh, with our administration, but certainly our counselors as well, uh, as they, as they kind of tackle the day to day conversations with, with students and, and certainly the families as well. Oh, Jonathan, I think we're maybe having trouble with your audio.

Speaker 1 ([29:36](#)):

Sorry. Thanks, un muted myself. That was it. Thank you. Um, so I, I'm putting you on the spot here, and you talked a little bit briefly about it, Kara, is, uh, you guys chose to brand this as your own and not necessarily call it LRAP, right? You all chose to call it the Lindenwood Advantage. Um, can you, can you



talk for just a second about why that was important to you all to kind of, uh, make it a part of your, your kind of brand there at Lindenwood?

Speaker 4 ([30:01](#)):

Yeah, you bet. Again, you know, there's there, there there's for, for, for families as they're doing the college search. There, there is a lot of components right there, there's a lot of things that they're juggling, especially when they're looking into multiple institutions. And so for us, it, it was about making this, you know, something that was unique to Lindenwood. It's something that was, uh, part of our overall package, uh, that, that we could offer to students. And so, um, really kind of coupling that in into some of the other things that we were doing here, um, and be able to kind of look at that true full portfolio, especially when we're, we're tackling things in the financial conversation, which, um, you know, I so often say it, it, it, it very rarely matters what a family's income is. the financials in the bottom line, uh, are always, uh, always important part of the conversation and one of the biggest, um, you know, factors in them choosing, uh, their, their home institution. And so, uh, you know, again, for us it was about a matter of, of package packaging that as, as part of the other efforts that we're doing here on campus.

Speaker 1 ([31:01](#)):

Yeah. Perfect. Yeah. Thank you guys. Um, so e each one of, uh, Kara, Tim and Erin all touched on this is, you know, we, we do, and hopefully, uh, they all feel like we, we are a true partner with you all right? As I mentioned before, we, we've definitely got skin in the game. We want to see you all, uh, succeed and meet your institutional goals. And, uh, all three of these institutions have had, uh, great years and great success over the last couple years. Uh, and hopefully we feel like we're, we're a very small part of that in helping them, uh, um, you know, succeed. So one of the things as we all partner with you all is we do have a call team. Uh, for those of you who are listening who may not know, our call team is not outsourced, um, it's not oversee somewhere.

Speaker 1 ([31:43](#)):

We actually employ all of the call team, uh, in our office right outside of Chicago. Um, and one of the things that we do with our call team is we provide, uh, each in your institution, uh, follow up notes, right? And we can actually dump those right back into your CRM if you so choose. Um, so that, uh, you, you can sort through those in your admissions counselors can actually see what's being said, right? Uh, you can find out, you know, if you're still in the, it's still in the running, right? You're still in the top three, or maybe they're not even considering you anymore and they've completely gone, gone silent on, on you. Um, and then as I mentioned before, we're certainly going to help walk you guys through that process and we're going to help with students walk through that process, uh, all the way around and, and all the way through graduation and even post-graduation, uh, as, as they need assistance.

Speaker 1 ([32:29](#)):

So, um, if what you have heard from Kara, Tim and Erin today, uh, is something that might be of interest to you specifically in increasing your non-athlete population, or maybe it's something else, maybe you see a, a different, uh, niche in terms of how you might be able to market LRAPs to grow a particular population, uh, feel free to reach out to me. My contact information is there on the right, and I can certainly get you in contact, uh, with the appropriate Ardeo team member. Um, and we can explore how this might be able to, to help you, and we can share maybe there's other ways that, uh, institutions have used it that you might be considering and, and we can help you with strategy ideas. Um, and of course

we'd be happy to come to your campus, uh, uh, permitting. Uh, but Kara, Tim, Erin, thank you guys so much today for joining us for just a few moments. And, uh, we greatly appreciate you, greatly appreciate your, uh, your partnership and your friendship. And, uh, thanks everybody for joining us. Bye bye.